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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the above identified date.

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December 1, 2004

DOCKET NUMBER: NC207196

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Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In re:

U.S. Serial No. 10/085,937

Inventor: Petri Hyyppa

Title: Electronic Transactions

Enclosed please find:

Amendment and Response Pursuant to 37 C.F.R. 1.111; and

Return post card

No fees are believed due at this time; however, the Commissioner is hereby authorized to charge payment of the following fees associated with this communication, or credit any overpayment, to Deposit Account No. 50-2032. A duplicate copy of this sheet is enclosed.

Any additional filing fees required under 37 CFR 1.16

Any patent application processing fees under 37 CFR 1.17

Respectfully submitted,

By:

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